INDEX TO VOLUME LXXV.

A

ABRAHAM & STRAUS, Water Curtain, 292
Accident Fakirs, Elimination of, 36, 278
Accident Insurance Manual, 1905, 38

Accident Insurance—
- A Necessity, 105
- Average Accident Claim, 285
- General Agents Organize, 285
- Insurance of Beneficiary, 233
- Industrial Plan, 317
- Kubelik, Jan, 335
- Loss by Accidents, 285
- Mortality Through Accidental Causes, 306
- National Association of General Agents, 285
- Policy Reforms, 251
- Railroad Business, Competition for, 334
- Reserve Bill in Connecticut, 7
- Septic Poisoning Clause in, 251
- Uniform Classification, 62
- Uniform Personal Accident Contract, 285
- Uniform Phraseology, 241

Accidents of Peace and War, 95
Accidents, Record for the Year, 252
Acknowledgments, 38, 78, 89, 126, 149, 167, 186, 243, 316, 329, 340, 366, 378
Acme Life Association, Des Moines, 158, 177, 309
Actual vs. Expected Mortality, 107, 136
Actuarial Preparations, 186
Actuarial Society of America, 263
Actuaries in Life Insurance Companies, 371
Adams & Boyle Ins. Co., Little Rock, Ark., 84, 307
Adjustment Bureau for Eastern States, 82
Adjustment Company of New York, 5
Ætna Association of Fort Wayne, Ind., 375
Ætna Life, 17, 341
Agency Changes and Appointments, 38, 78, 117, 166 186, 243, 265
Agents and Wildcat Concerns, 105
Aitken, D. D., Address by, 198
Alabama Casualty Company, Birmingham, 197
Alabama Mutual Aid Associations' Law, 215
Alabama Mutual Life Insurance Company, 296
Alliance Assurance Company, Ltd., London, 65
Alliance Assurance, 210, 295
Alexander, Jas. W., 279
"Alliance Against Accident Frauds," 278
Allied Underwriters at New York vs. R. Van Iderstine, 5
Alternative Sprinkler Clause, Philadelphia, 6
American Assurance Co., Philadelphia, 8, 141, 252
American Bar Association, Federal Supervision, 113
American Bond Company Consolidation, 165
American Bonding Company, 154, 167
American Beneficial Ass'n, Wheeling, W. Va., 351
American Credit Indemnity Company, 141
American Exchange Underwriters, 333
American Fidelity and Baltimore Fire Dept., 376
American Fire, Boston, 372
American Fire Insurance Company, Philadelphia, 155 157, 175, 250, 271, 289, 323, 363
American-Hawaiian Steamship Company Loss, 109
American Home Life Insurance Company, D. C., 254
American Hospital Aid Ass'n, Elmira, N. Y., 176
American Ice Co. vs. Pennsylvania Railroad Co., 270
American Life, Des Moines, 254
American Life Insurance Company, Tampa, Fla., 255 275, 310
American Mutual Life Insurance Co., Chicago, 236
American Mut. Life Ins. Co., of Oklahoma, 8
American Mutual Merchants of Oklahoma City, 9
American National Life Ins. Co., Galveston, Tex., 310
American National Life Ins. Co., Lynchburg, Va., 31, 57
American Premiums, British Seekers for, 242
American Surety Company, 72, 273, 308, 362
American Temperance Life Ins. Ass'n, N. Y., 377
Anchor Casualty Insurance Co., Neenah, Wis., 296
Anchor Fire, Cincinnati, 215, 323
Angelus Mutual Insurance Co., Moultrie, Ga., 29
Anti-Coinsurance Law, Argument by W. N. Johnston, 339
Arkansas Fire, Memphis, Tenn., 113

Arkansas—
- Anti-Trust Law, 28, 31, 47, 56
- Department and Domestic Fire Companies, 296
- Fire Insurance Situation, 127
- Miscellaneous Insurance in, 41, 289
- Reinsurances, 148, 171
- Royal and Queen Business in, 295

Armenia Insurance Co., Pittsburg, 49, 70, 110, 129, 157 174, 231
Armstrong, Chairman, Misquoted, 269
Armstrong, Chairman, Proclamation to Policyholders, 331
Assessment Companies in District of Columbia, 254
Assessment Life Insurance, 248
"Assets of Surety Companies." Address by S. B. Shelby, 182
Associated Fraternities of America, 16, 126, 133
Atkinson, Edward, 129
Atlantic City, N. J., Fire Department, 122
Atlanta-Birmingham Fire, 351
Atlanta-Birmingham Life Insurance Company, Atlanta, Ga., 254, 351
Atlantic Fire, Raleigh, N. C., 178, 376
Atlantic Life Insurance Company, 143
Atlas Insurance Company, Des Moines, Ia., 16
Atlas Mutual Fire, 31, 283
Austin Fire, Austin, Tex., 113
Automatic Sprinkler Clause, Adopted by Philadelphia Fire Underwriters Association, 6
Automatic Sprinkler Equipment Clause, 8
Automatic Sprinkler, Installations, 263
Automatic Sprinkler, Loss Saved by, 292
Automobile Insurance, 5, 283, 320
Automobiles, Forms Issued on, 69

B

BAGGAGE Security Company, 71
Baltimore Fire Insurance Controversy, 185
Controversy, 185
Baltimore Life Underwriters Association, 235
Bank Burglary Business Data, 307
Bank Burglaries in 1905, 252
Bank Deposits, Insurance of, 242, 335
Bank Examinations, 252
Bankers & Merchants, Fayetteville, Ark., 144
Bankers Endowment Association, Chicago, 274
Bankers Life Association, Des Moines, 16, 296
Bankers Life, N. Y. 270, 293
Bankers Pioneer Association, 8
Bankers Reserve Life, Omaha, 56
Bankers Union of the World, 214
Barns, High Loss Ratio from, 125
Barry, James V., "Life Insurance Ethics," 162
Belloni, M. G., 50
"Best Policy, The," by Elliott Flower, 265
Bigness, Unwieldiness of, 173
Birmingham, Fire Protection, 351
Blackmail, by Legislatures, 242
"Blackmail of Insurance," New York Sun, 109
Blanks, Insurance Department, 117
Blue Grass Insurance Company, Lexington, Ky., 337
Board of Casualty and Surety Underwriters, 202, 237 262
Boiler License, Reform, 212
Boston Board of Fire Underwriters, Sub-Agency Commissions, 211
Boston Board of Fire Underwriters, 94, 154, 284, 305 333
Boston Exchange, 27
Boston Economics, 38
Boston Fire Department, 129
Boston Life Underwriters Association, 230, 320
Boston Protective Department, 94, 110, 230, 346
Boston Surveys, 5, 13, 27, 50, 70, 94, 110, 122, 129, 140 154, 175, 211, 230, 250, 270, 293, 305, 320, 333, 346, 360 372
Boston, Tax Rate, 129
Boughan & Company, 104
Boughan, B. A. vs. D. F. Casey, 89
Brewster, Jas. H., 82
British Fire Insurance Companies, 263
Brockton Fire Underwriters Association, 140
Brooklyn, Fire Premiums, 164
Brooklyn Salvage Corps, 121
Brown & Co., Successors to Burke & Brown, 26
Brown, Benj. F., 117
Brown Book of Life Insurance Economics, 302
Bryan, Shepard, Address by, 33
Buffalo Association of Fire Underwriters and "Pink Slip," 253
Buffalo, Committee of N. Y. Managers Visit to, 270
Buffalo, Fire Underwriters Association and Increased Rates, 15
Buffalo Life Insurance Company, 131, 177, 213
Buffalo's Pink Slip Difficulty, 322
Burglary Insurance—
- Bank Burglaries, Fewer in 1905, 252
- Burglary Underwriters Association, 285, 372
- Need of in New York City, 151
- Self-Burglarized, 306

C

CALIFORNIA Insurance Company, San Francisco, Cal., 22, 289
California Raisin Growers Association, 321
Canada News, 175, 334
Canada Life, 167
Canadian Casualty and Boiler Insurance Company, 95
Canadian Fire Underwriters Association, 10
Canadian Life Officers Association, 264
Cancellations for Non-Payment of Premiums, 5, 50, 229, 292
Capital Fire, Concord, 295
Capital Mut. Burial Association, South Bend, Ind, 254
Capitol Life Insurance Company, Denver, Colorado, 16, 83, 97, 126, 275
Carnegie, Andrew, View of Insurance Investigation, 302.
Carolina Life Insurance Co., High Point, N. C., 351
Carolina Mutual Life, Columbia, S. C., 132
Castle General of London, 243, 377
Casualty & Miscellaneous Cos., Underwriting and Investment Profits and Losses in 1904, 91
Casualty and Surety Agents National Association, 335
Casualty Notes, 7, 29, 95, 122, 141, 176, 213, 252, 307 335, 362
Cathles, L. M., 175
Cedar Rapids Life Insurance Company, 73, 97
Central Life Assurance Society of Ottawa, Ill., 254
Central Union Life, Indianapolis, 113, 158, 350
Cerro Gordo Mutual Fire, 144
Chamber of Commerce Mutual Life, 274
Chance, a Comparison of Facts with the Theory of Probabilities, by Joseph Cohen, Eng., 352
Charlotte Life Insurance Co., Charlotte, N. C., 287
Chattel Mortgage Decision, 347
Chicago, Accidents in, 176
Chicago, Liability Rates in, 213
Chicago Life Insurance Company, 132
Chicago Lloyds vs. R. Van Iderstine, 5
Chicago Personal Accident Underwriters Ass'n, 213
Chicago Surveys, 360, 373
Chicago Test of Two-Platoon Fire System, 373
Chicago Underwriters Association, 124
China Traders Insurance Company, 167
Cincinnati Equitable, Cincinnati, 9
Cincinnati Life Underwriters Association, 350
Citizens Life Insurance Company, 57, 234
City of New York Fire, 322
City Trust Safe Deposit and Surety Co., 6, 130, 253
"Clement on Fire Insurance," 325
Colonial Insurance Order, Ft. Wayne, Ind., 296
Colonial Trust Company, Endowment Contract, 274
Colorado Association of Life, Casualty and Bond Underwriters, 141
Colorado Fire, Denver, Colo., 363
Colorado National Life, 309
Columbia Insurance Company of New Jersey, 249
Columbia Life, 143
Columbia National Life Insurance Company, 27, 194 254, 265, 296
Columbus Fire and Marine, Chicago, 144
Commercial Mutual Accident, Philadelphia, 71, 285, 301
Commercial Travelers Mutual Accident Association of Indiana, 7
Committee of Twenty's Report on New York, 343, 349
Commonwealth Fire, Ottumwa, Ia., 57
Commonwealth Life, Louisville, Ky., 215
"Confession of Judgment" Clause, 273
Congress, Insurance Bills Before, 369
Connecticut Legislation, 29, 30, 53
Connecticut Accident and Liability Reserve Bill, 729
Connecticut Association of Local Fire Agents, 30, 316
Connecticut Life Insurance Company, Waterbury, 214
Connecticut Mutual Life, 37
Conservative Life Insurance Company, 143, 186, 275 323, 363
Conservative Mutual Life, 215
Continental Fire, Little Rock, 73
Continental of Illinois, Chicago, 275
Continental Life Insurance and Investment Co., 241
Contingent Commissions, 91, 97
Contributions to Campaign Funds, 267
Corn Belt Life, Peoria, Ill., 309
Cosmopolitan Casualty Company, St. Paul, Minn., 113
Cosmopolitan Life, Freeport, 83
Cotton, Offerings of Surplus Lines on, 192
Cotton Insurance Ass'n, Atlanta, 124, 132, 178, 235
Cotton Insurance Ass'n, Territory Covered by, 197
Cotton Insurance Boom in American Dock Stores, 26
Cottonseed Crushers Mutual Assurance Company, Philadelphia, 110, 143
Cotton Seed Oil Millers Insurance Bureau, 31
Cotton States Insurance Co., Thomasville, Ga., 285
County Fire Insurance Company, Philadelphia, 346
County Fire Office, London, and Alliance Assurance, 210
Cowles, Walter G., 212
Credit Insurance, a German View of, 212
Criticism of Life Insurance Undiscriminating, 282
Cuthbert Bros., Petersburg, Va., 376

D

DAILY Papers, Comment on State Supervision, 369
Daily Papers, Misleading Reports of, 291
Danziger, Max, 270
Day, J. B., on National Supervision, 136, 286
Death Rate of Fraternals, 120, 136
Defalcations, 141
Delaware, Miscellaneous Insurance in, 41
Delaware Association of Life Underwriters, 15
Delaware Insurance Company, 70, 211
Delaware Fire, Dover, Del., 293, 349
Delaware Meeting of Life Policyholders, 274
Des Moines Life, 235
Detroit Conference, 122, 136, 302, 328
Dilemma of Fraternal Orders, 98, 102, 133
Detroit Life Underwriters Association, 296
Directors of Life Insurance Companies, 251
Disability Limit Fixed, 176
Distillers Securities Company, 193
District of Columbia, Legislation, 377
District of Columbia, Report of 1904, 376
District of Columbia, Workmen's Compensation Act, 285
Dividends of Pittsburg and Allegheny Companies, 30
Dividends in Fire Insurance, 184
Dolph, John, Address, 159
Druggists Fire Insurance Company, 287
Dryden, John F., Federal Supervision, 225, 264, 304
Dry Goods Mutual Fire Co., Philadelphia, 49, 274
Du Bois, William L, 6
Dubuque Fire and Marine, 96
Duquesne Mutual Insurance Company, 70
Duncan, Frank I., 255
Durham, Israel W., Resignation, 6
Dwiggins, Elmer, Address by, 163

INDEX TO VOLUME LXXV.

A

ABRAHAM & STRAUS, Water Curtain, 292
Accident Fakirs, Elimination of, 36, 278
Accident Insurance Manual, 1905, 38

Accident Insurance—
- A Necessity, 105
- Average Accident Claim, 285
- General Agents Organize, 285
- Insurance of Beneficiary, 233
- Industrial Plan, 317
- Kubelik, Jan, 335
- Loss by Accidents, 285
- Mortality Through Accidental Causes, 306
- National Association of General Agents, 285
- Policy Reforms, 251
- Railroad Business, Competition for, 334
- Reserve Bill in Connecticut, 7
- Septic Poisoning Clause in, 251
- Uniform Classification, 62
- Uniform Personal Accident Contract, 285
- Uniform Phraseology, 241

Accidents of Peace and War, 95
Accidents, Record for the Year, 252
Acknowledgments, 38, 78, 89, 126, 149, 167, 186, 243, 316, 329, 340, 366, 378
Acme Life Association, Des Moines, 158, 177, 309
Actual vs. Expected Mortality, 107, 136
Actuarial Preparations, 186
Actuarial Society of America, 263
Actuaries in Life Insurance Companies, 371
Adams & Boyle Ins. Co., Little Rock, Ark., 84, 307
Adjustment Bureau for Eastern States, 82
Adjustment Company of New York, 5
Ætna Association of Fort Wayne, Ind., 375
Ætna Life, 17, 341
Agency Changes and Appointments, 38, 78, 117, 166 186, 243, 265
Agents and Wildcat Concerns, 105
Aitken, D. D., Address by, 198
Alabama Casualty Company, Birmingham, 197
Alabama Mutual Aid Associations' Law, 215
Alabama Mutual Life Insurance Company, 296
Alliance Assurance Company, Ltd., London, 65
Alliance Assurance, 210, 295
Alexander, Jas. W., 279
"Alliance Against Accident Frauds," 278
Allied Underwriters at New York vs. R. Van Iderstine, 5
Alternative Sprinkler Clause, Philadelphia, 6
American Assurance Co., Philadelphia, 8, 141, 252
American Bar Association, Federal Supervision, 113
American Bond Company Consolidation, 165
American Bonding Company, 154, 167
American Beneficial Ass'n, Wheeling, W. Va., 351
American Credit Indemnity Company, 141
American Exchange Underwriters, 333
American Fidelity and Baltimore Fire Dept., 376
American Fire, Boston, 372
American Fire Insurance Company, Philadelphia, 155 157, 175, 250, 271, 289, 323, 363
American-Hawaiian Steamship Company Loss, 109
American Home Life Insurance Company, D. C., 254
American Hospital Aid Ass'n, Elmira, N. Y., 176
American Ice Co. vs. Pennsylvania Railroad Co., 270
American Life, Des Moines, 254
American Life Insurance Company, Tampa, Fla., 255 275, 310
American Mutual Life Insurance Co., Chicago, 236
American Mut. Life Ins. Co., of Oklahoma, 8
American Mutual Merchants of Oklahoma City, 9
American National Life Ins. Co., Galveston, Tex., 310
American National Life Ins. Co., Lynchburg, Va., 31, 57
American Premiums, British Seekers for, 242
American Surety Company, 72, 273, 308, 362
American Temperance Life Ins. Ass'n, N. Y., 377
Anchor Casualty Insurance Co., Neenah, Wis., 296
Anchor Fire, Cincinnati, 215, 323
Angelus Mutual Insurance Co., Moultrie, Ga., 29
Anti-Coinsurance Law, Argument by W. N. Johnston, 339
Arkansas Fire, Memphis, Tenn., 113

Arkansas—
- Anti-Trust Law, 28, 31, 47, 56
- Department and Domestic Fire Companies, 296
- Fire Insurance Situation, 127
- Miscellaneous Insurance in, 41, 289
- Reinsurances, 148, 171
- Royal and Queen Business in, 295

Armenia Insurance Co., Pittsburg, 49, 70, 110, 129, 157 174, 231
Armstrong, Chairman, Misquoted, 269
Armstrong, Chairman, Proclamation to Policyholders, 331
Assessment Companies in District of Columbia, 254
Assessment Life Insurance, 248
"Assets of Surety Companies." Address by S. B. Shelby, 182
Associated Fraternities of America, 16, 126, 133
Atkinson, Edward, 129
Atlantic City, N. J., Fire Department, 122
Atlanta-Birmingham Fire, 351
Atlanta-Birmingham Life Insurance Company, Atlanta, Ga., 254, 351
Atlantic Fire, Raleigh, N. C., 178, 376
Atlantic Life Insurance Company, 143
Atlas Insurance Company, Des Moines, Ia., 16
Atlas Mutual Fire, 31, 283
Austin Fire, Austin, Tex., 113
Automatic Sprinkler Clause, Adopted by Philadelphia Fire Underwriters Association, 6
Automatic Sprinkler Equipment Clause, 8
Automatic Sprinkler, Installations, 263
Automatic Sprinkler, Loss Saved by, 292
Automobile Insurance, 5, 283, 320
Automobiles, Forms Issued on, 69

B

BAGGAGE Security Company, 71
Baltimore Fire Insurance Controversy, 185
Controversy, 185
Baltimore Life Underwriters Association, 235
Bank Burglary Business Data, 307
Bank Burglaries in 1905, 252
Bank Deposits, Insurance of, 242, 335
Bank Examinations, 252
Bankers & Merchants, Fayetteville, Ark., 144
Bankers Endowment Association, Chicago, 274
Bankers Life Association, Des Moines, 16, 296
Bankers Life, N. Y. 270, 293
Bankers Pioneer Association, 8
Bankers Reserve Life, Omaha, 56
Bankers Union of the World, 214
Barns, High Loss Ratio from, 125
Barry, James V., "Life Insurance Ethics," 162
Belloni, M. G., 50
"Best Policy, The," by Elliott Flower, 265
Bigness, Unwieldiness of, 173
Birmingham, Fire Protection, 351
Blackmail, by Legislatures, 242
"Blackmail of Insurance," New York Sun, 109
Blanks, Insurance Department, 117
Blue Grass Insurance Company, Lexington, Ky., 337
Board of Casualty and Surety Underwriters, 202, 237 262
Boiler License, Reform, 212
Boston Board of Fire Underwriters, Sub-Agency Commissions, 211
Boston Board of Fire Underwriters, 94, 154, 284, 305 333
Boston Exchange, 27
Boston Economics, 38
Boston Fire Department, 129
Boston Life Underwriters Association, 230, 320
Boston Protective Department, 94, 110, 230, 346
Boston Surveys, 5, 13, 27, 50, 70, 94, 110, 122, 129, 140 154, 175, 211, 230, 250, 270, 293, 305, 320, 333, 346, 360 372
Boston, Tax Rate, 129
Boughan & Company, 104
Boughan, B. A. vs. D. F. Casey, 89
Brewster, Jas. H., 82
British Fire Insurance Companies, 263
Brockton Fire Underwriters Association, 140
Brooklyn, Fire Premiums, 164
Brooklyn Salvage Corps, 121
Brown & Co., Successors to Burke & Brown, 26
Brown, Benj. F., 117
Brown Book of Life Insurance Economics, 302
Bryan, Shepard, Address by, 33
Buffalo Association of Fire Underwriters and "Pink Slip," 253
Buffalo, Committee of N. Y. Managers Visit to, 270
Buffalo, Fire Underwriters Association and Increased Rates, 15
Buffalo Life Insurance Company, 131, 177, 213
Buffalo's Pink Slip Difficulty, 322
Burglary Insurance—
- Bank Burglaries, Fewer in 1905, 252
- Burglary Underwriters Association, 285, 372
- Need of in New York City, 151
- Self-Burglarized, 306

C

CALIFORNIA Insurance Company, San Francisco, Cal., 22, 289
California Raisin Growers Association, 321
Canada News, 175, 334
Canada Life, 167
Canadian Casualty and Boiler Insurance Company, 95
Canadian Fire Underwriters Association, 10
Canadian Life Officers Association, 264
Cancellations for Non-Payment of Premiums, 5, 50, 229, 292
Capital Fire, Concord, 295
Capital Mut. Burial Association, South Bend, Ind, 254
Capitol Life Insurance Company, Denver, Colorado, 16, 83, 97, 126, 275
Carnegie, Andrew, View of Insurance Investigation, 302.
Carolina Life Insurance Co., High Point, N. C., 351
Carolina Mutual Life, Columbia, S. C., 132
Castle General of London, 243, 377
Casualty & Miscellaneous Cos., Underwriting and Investment Profits and Losses in 1904, 91
Casualty and Surety Agents National Association, 335
Casualty Notes, 7, 29, 95, 122, 141, 176, 213, 252, 307 335, 362
Cathles, L. M., 175
Cedar Rapids Life Insurance Company, 73, 97
Central Life Assurance Society of Ottawa, Ill., 254
Central Union Life, Indianapolis, 113, 158, 350
Cerro Gordo Mutual Fire, 144
Chamber of Commerce Mutual Life, 274
Chance, a Comparison of Facts with the Theory of Probabilities, by Joseph Cohen, Eng., 352
Charlotte Life Insurance Co., Charlotte, N. C., 287
Chattel Mortgage Decision, 347
Chicago, Accidents in, 176
Chicago, Liability Rates in, 213
Chicago Life Insurance Company, 132
Chicago Lloyds vs. R. Van Iderstine, 5
Chicago Personal Accident Underwriters Ass'n, 213
Chicago Surveys, 360, 373
Chicago Test of Two-Platoon Fire System, 373
Chicago Underwriters Association, 124
China Traders Insurance Company, 167
Cincinnati Equitable, Cincinnati, 9
Cincinnati Life Underwriters Association, 350
Citizens Life Insurance Company, 57, 234
City of New York Fire, 322
City Trust Safe Deposit and Surety Co., 6, 130, 253
"Clement on Fire Insurance," 325
Colonial Insurance Order, Ft. Wayne, Ind., 296
Colonial Trust Company, Endowment Contract, 274
Colorado Association of Life, Casualty and Bond Underwriters, 141
Colorado Fire, Denver, Colo., 363
Colorado National Life, 309
Columbia Insurance Company of New Jersey, 249
Columbia Life, 143
Columbia National Life Insurance Company, 27, 194 254, 265, 296
Columbus Fire and Marine, Chicago, 144
Commercial Mutual Accident, Philadelphia, 71, 285, 301
Commercial Travelers Mutual Accident Association of Indiana, 7
Committee of Twenty's Report on New York, 343, 349
Commonwealth Fire, Ottumwa, Ia., 57
Commonwealth Life, Louisville, Ky., 215
"Confession of Judgment" Clause, 273
Congress, Insurance Bills Before, 369
Connecticut Legislation, 29, 30, 53
Connecticut Accident and Liability Reserve Bill, 729
Connecticut Association of Local Fire Agents, 30, 316
Connecticut Life Insurance Company, Waterbury, 214
Connecticut Mutual Life, 37
Conservative Life Insurance Company, 143, 186, 275 323, 363
Conservative Mutual Life, 215
Continental Fire, Little Rock, 73
Continental of Illinois, Chicago, 275
Continental Life Insurance and Investment Co., 241
Contingent Commissions, 91, 97
Contributions to Campaign Funds, 267
Corn Belt Life, Peoria, Ill., 309
Cosmopolitan Casualty Company, St. Paul, Minn., 113
Cosmopolitan Life, Freeport, 83
Cotton, Offerings of Surplus Lines on, 192
Cotton Insurance Ass'n, Atlanta, 124, 132, 178, 235
Cotton Insurance Ass'n, Territory Covered by, 197
Cotton Insurance Boom in American Dock Stores, 26
Cottonseed Crushers Mutual Assurance Company, Philadelphia, 110, 143
Cotton Seed Oil Millers Insurance Bureau, 31
Cotton States Insurance Co., Thomasville, Ga., 285
County Fire Insurance Company, Philadelphia, 346
County Fire Office, London, and Alliance Assurance, 210
Cowles, Walter G., 212
Credit Insurance, a German View of, 212
Criticism of Life Insurance Undiscriminating, 282
Cuthbert Bros., Petersburg, Va., 376

D

DAILY Papers, Comment on State Supervision, 369
Daily Papers, Misleading Reports of, 291
Danziger, Max, 270
Day, J. B., on National Supervision, 136, 286
Death Rate of Fraternals, 120, 136
Defalcations, 141
Delaware, Miscellaneous Insurance in, 41
Delaware Association of Life Underwriters, 15
Delaware Insurance Company, 70, 211
Delaware Fire, Dover, Del., 293, 349
Delaware Meeting of Life Policyholders, 274
Des Moines Life, 235
Detroit Conference, 122, 136, 302, 328
Dilemma of Fraternal Orders, 98, 102, 133
Detroit Life Underwriters Association, 296
Directors of Life Insurance Companies, 251
Disability Limit Fixed, 176
Distillers Securities Company, 193
District of Columbia, Legislation, 377
District of Columbia, Report of 1904, 376
District of Columbia, Workmen's Compensation Act, 285
Dividends of Pittsburg and Allegheny Companies, 30
Dividends in Fire Insurance, 184
Dolph, John, Address, 159
Druggists Fire Insurance Company, 287
Dryden, John F., Federal Supervision, 225, 264, 304
Dry Goods Mutual Fire Co., Philadelphia, 49, 274
Du Bois, William L, 6
Dubuque Fire and Marine, 96
Duquesne Mutual Insurance Company, 70
Duncan, Frank I., 255
Durham, Israel W., Resignation, 6
Dwiggins, Elmer, Address by, 163

E

EAST River Bridge Bond, 273
Eastern Adjustment Bureau, 229
Eastern Department Bureau, 270
Eastern Life Insurance Company, Charlotte, 132, 144
Eastern Loss and Adjustment Bureau, 121
Election in New York, 281
Electric Automobiles, Rate on, 283
Electric Trucks, U. S. Lloyds Refuses to Insure, 230
Elevated Railroad Accident in New York, 137
Elkhart Mutual Life of Indiana, 214
Embezzlements, April, 7
Embezzlements June, 1905, 95
Embezzlements, August, 1905, 212
Embezzlements, September, 1905, 285
Embezzlements by Bank Officials, 357
Emmanuel, W. H. vs. Preferred Accident Ins. Co., 301
Empire Life, New York, 30
Empire State Surety, 285
Employers Liability Business, 1895-1904, 240
Employers Liability Corp, 214
Endowment Accident Ass'n, Council Bluffs, Ia., 141, 196
Eppens, Smith & Wieman Co. vs. Hartford Fire, 5
Equitable Life of Iowa, 364
Equitable Life of London, Premium Rate, 248
Equitable Life Assu. Society, N. Y., 1, 3, 9, 11, 19, 23 27, 34, 35, 47, 48, 54, 60, 67, 76, 77, 121, 126, 136, 142 165, 166, 189, 192, 250, 279, 287, 303, 328, 329, 332 339, 352, 357, 365
Equity Fire Bluefield, W. Va., 297
Equity Life Association, Staunton, Va., 177
Erie Life Insurance Company of Ohio, 72
"Evils of Life Insurance," Address by Louis D. Brandeis, 271
Examnations of Life Companies, 357
Exchange Mutual Fire Insurance Company, 249
Executive Officers of Life Companies, 331
"Exporters Encyclopedia," 341

F

FACKLER, Edward B, 295
Fairfield, H. G., 22
Fame Insurance Company, 347, 361
Fancy Goods, Form to Insure Stock of, 154
Farm Barns, Fires in, 133, 247
Farmers and Threshers Mutual Fire, 57
Farmers Co-operative Fire Insurance Association, Tolt, Wash., 225
Farmers Co-operative of Seattle, Wash., 255
Farmers Life Insurance Association, Humbird, Wis., 56
Federal Casualty Co., Manitowoc, Wis., 113, 252
Federal Supervision of Insurance, 106, 136, 181, 225 227, 268, 304, 336, 339
Fidelity and Casualty Company, 7, 212, 234
Fidelity and Deposit Company, 111
Fifth International Congress of Actuaries, Berlin, 63 305
Fire and Marine Ins. by States, Twenty Years of, 376
Fire and Marine Insurance, Ten Years of, 172
Fire Department and Water Supply as Printed in Fire Year Book, 47
Fire Department and Water Supply Notes, 78, 186, 243
Fire Hazards, Cause of Financial Loss, 67
Fire Hose Couplings, Standard Thread for, 106
Fire Insurance Company Operating on a Deceptive Basis, 227
Fire Insurance by States. See Each State
Fire Insurance—
  Dividends, Where They Come from, 184
  Premiums in New York City, First Half of '05, 115
  Relation to the Community, 105
  Semi-Annual Statements, 166
Fire Insurance Club, Chicago, 375
Fire Insurance Co. of County of Philadelphia, 346
Fire Insurance Fund of Philadelphia, 155
Fire Insurance Law Chart, 104, 126
Fire Insurance Laws, Taxes and Fees, 104, 149
Fire Insurance Society of Philadelphia, 28, 50, 231
Fire Losses
  Losses in U. S. and Canada, 11, 79, 127, 207, 281 343
  Losses in Boston, 27
Fire Underwriters Ass'n of the Northwest, 177, 231
Fire Underwriting Profits, New York Evening "Post," 291
Freproofed Wood, 331
Fire Underwriters Field Club of Ohio, 215
Fire Underwriting Profits Under-estimated, 291
First Brokerage Re-Insurance of Prague, 210
First National Insurance Co. of Denver, Colo., 295
Florida State Ass'n of Local Fire Agents, 337
Fly-Wheels, Maryland Casualty to Insure, 378
Foreign Fire Companies in N. Y. State, 344
Foreign Companies Writing Surplus Lines in America, 303
Fort Worth Chapter of Fire Insurance Agents, 9
Fourth International Congress of Actuaries, 198
Flood Insurance, 171
Frankfort M. A. & P. G., 123, 285
Franklin Insurance Company, Franklin, Tenn., 310
Franklin Fire of Wheeling, 235
Fraternal Assurance Society of America, Ft. Wayne, 234, 274
Fraternal Congress at Mackinac, 135
Fraternal Rates, D. D. Aitken, 198
Freeholders of Topeka, 375
Free Silver Issue and John A. McCall, 242, 265
French Insurance Law, 365
Frozen Hydrants, 291
Furniture Dealers Association of America, 210

G

GAIN and Loss Exhibit for 1904, 84, 89, 133
Gain and Loss Exhibit for Missouri, 254
Gain and Loss Exhibit, Legislative Investigation, 268
Gallagher, Charles J., 253
Gasoline, Boston Underwriters Form, 154
General Adjustment Bureau, 230, 270, 346
General Fire Assurance Corporation of America, Richmond, 275
Georgia—
  Legislation, 31, 59, 119, 132
  Life Insurance in, 39
  Miscellaneous Insurance in, 41
  Semi-Annual Statements, Casualty Companies, 176
  Semi-Annual Statements, Fire Companies, 149
  Semi-Annual Statements Life Companies, 185
Georgia Home Fire of Columbus, 352
Georgia Live Stock Insurance Company Tifft Co., 287
German-American Fire, Hastings, Neb., 197
German Fire Insurance Companies, 1904 Business, 202
German Home Insurance Co., Denver, Col., 197
Germania Life, 17
German Mutual Dwelling House Fire, Minneapolis, Minn., 287
Girard Health and Accident Association, Philadelphia, 110, 302, 308
Gloucester (Mass.) Fishermans Mutual Insurance Company, 284
Goodman, Thomas, Chicago, 197
Gorham Silver Co., Low Rates for, 304
Graded Automatic Sprinkler Schedule, 269
Great Eastern Casualty and Indemnity Co., 35
Great Western Life, Indianapolis, 309
Greene, Jacob L. Estate, 129
Grinnell, Frederick, 279
Griswold Ins. and Real Estate Co., Durham, N. C., 376
Growth and Waste for Ten Years, 2
Guarantee Life Insurance Co., Houston, Tex., 296, 310
Guarantee Savings & Loan Company vs. U. S. F. & G., 15
Guardian Life Insurance Co., Seattle, Wash., 279, 309

H

HAMILTON Insurance Company, N. Y., 70, 301
Handy Guide, for 1905, Second Supplement, 301
Hardware and Implement Dealers Mutual Fire Insurance Association, 148
Hartford Correspondence, 53
Hartford Fire Ins. Co., 41 Union Sq., N. Y., 114
Hartford Fire, Hartford, 5
Hartford Life, 17, 315
Hay, John, Insurance of, 10
Hayes, Clarence H., 13, 27
Health and Accident Ins. on Industrial Plan, 317
Hendricks, Francis, Before Investigating Committee, 370
Highland Nobles, 16
Hoboken Fire, 83
Holiday Decorative Displays, 333
Home Fire, Baltimore, 125
Home Fire, District of Columbia, 16
Home Fire, Fordyce, Ark., 323
Home Fire Ins. Corporation, Hampton, Va., 9, 255
Home Fire Insurance Co., Wheeling, W. Va., 363
Home Insurance Banking and Trust Company, 31
Home Insurance Company of New York, 11
Home Insurance Company, Pine Bluff, Ark., 235
Home Insurance Company, Wheeling, W. Va., 324
Home Life, 17
Home Life Association of Canada, 243, 279
Home Mutual Fire, Little Rock, Ark., 16
Home Protectors, Madisonville, Ky., 254
Hope Live Stock Mutual Benefit Association, Providence, 95
Houston Fire and Marine, 144
Howes, Alfred P., 336
Hudson Co. Fire Insurance Co., Jersey City, N. J., 243
Hudson Valley Life Underwriters Association, 143

I

IDAHO, Life Insurance In, 39
Ide, Henry J., 293
Illinois Anti-Trust Case, Decision in, 158
Illinois Ass'n of Local Fire Insurance Agents, 97
Illinois Department and Surplus Line Companies, 137, 144
Illinois Brokers, and Ruling by Dep't, 137, 144, 153
Illinois, Life Insurance in, 39
Miscellaneous Insurance in, 42
Illinois Life, 112, 274
Illinois Operators Mutual Employers Liability Insurance Company, 252
Illinois Surety Company, 308
Immigrants, Insurance, 316
Imperial Guar. and Accident Ins. Co. of Canada, 29
Imperial Mutual Life and Health Insurance Company, Asheville, N. C., 28, 296, 322
Incendiary Fires, in Eastern Massachusetts, 122
Incontestable Clause, Decisions, 183, 339
Independent Plate Glass and Casualty Co., Chicago, 29, 95, 141
Indiana, Life Insurance in, 39
Indiana and New York, Retaliation, 229
Indiana and Ohio Live Stock Insurance Co., 307
Indiana Association of Local Fire Ins. Agents, 57, 73
Indiana Association of Underwriters, 337
Indiana Casualty Company, Earl Park, Ind., 71
Indiana Casualty and Surety Company, 7
Indiana Travelers Association, 7
Indiana League of Underwriters, 350
Indianapolis Life Insurance Company, 73, 196
Indianapolis Life, 309, 323
Individual Underwriters and Brooklyn Department Store, 128
Industrial Insurance—
  In Eact State in 1904, 55
  Notes, 15, 55, 82, 111, 130, 157, 195, 233, 272, 294, 322 348, 374
  Writing Ordinary, Hints for, 14
Industrial Life Ins., What Others Say About It, 272, 293, 322
Industrial Life and Health Ins. Co., Atlanta, 324
Injunctioneer, The Professional, 201
Insurance, A Series of Lectures, 263
Insurance Abstract Company, Indianapolis, 132
Insurance Agent Caught Napping, 114
Insurance Company of State of Pennsylvania, 322, 373
Insurance Commissioners and "Graft," 212
Insurance Departments and Life Ins. Cos., 207
Insurance Legislation, E. R. Kennedy, 333
Insurance Law Co., Indianapolis, in Trouble, 132
Insurance Register for 1905, 89
Insurance Year Book for 1905-1906, 58, 67, 117, 126, 166 302
Intermountain Mutual Life Insurance Company, Billings, Mont., 83
International Association of Accident Underwriters, 32, 47, 61, 109, 141, 176
International Congress of Actuaries, Fifth, 63
International Congress of Examining Physicians, 377
International Federation of Commercial Travelers, 95
International Fire, West Virginia, 30
International Mercantile Marine Company, 273
Inter-Ocean Fire Ins. Co., of Munroe County, 15, 96
Inter-State Life, 143, 323
Inter-State Live Stock Insurance Company, 279
Inter-State Mutual Fire Insurance Company, 89
Investigation of Life Insurance Methods in 1877, 48
Investments of Life Insurance Companies, 152
Iowa Bonding Company, Davenport, Ia., 113
Iowa German Mutual, Des Moines, 310
Iowa Fire Insurance Law, 318
Iowa Manufacturers Organize Stock Company, 30
Iowa State Fire, Keokuk, Ia., 235
Iowa State Traveling Mens Association, L. C. Deetz, Secretary, 132
Iron City Health and Accident Insurance Company, Pittsburg, Pa., 112

J

JEFFERSON Fire, Philadelphia, 28, 70, 211, 231, 274
Jefferson Fire and Marine Insurance Company, Richmond, 30, 208, 241
Jefferson National Life, Indianapolis, 254
John Hancock Mutual Life, 272, 322
Johnston, J. M. C., 250
Johnstown Fire Companies, 308
Johnstown Mutual Fire, Johnstown, Pa., 239, 265
Journal of Institute of Actuaries, 242

K

KANSAS—
  Life Insurance in, 40
  Miscellaneous Insurance in, 42
Kansas City Life, 38, 124, 296
Kansas Fire, Topeka, 124
Kansas, Taxes in, 239
Kansas Mutual and Illinois Life, 274
Kansas Union Life, 309
Kennedy, E. R., on Insurance Legislation, 333
Kentucky, Life Insurance in, 40
Kentucky and Tennessee Board of Fire Underwriters, 310
Kentucky Dept. Questions, Companies, 9, 98
Kentucky, Recommendations by Insurance Commissioner, 310, 317
Keokuk Mutual Fire Association, Keokuk, Ia., 215
Keystone Bonding Company, Pa., 130, 252, 308
Keystone Life Ins. Co., New Orleans, La., 310
Keystone Mutual Benefit Ass'n, Minneapolis, 29, 71
Kingley, Darwin P., 284
Kingsley, D. P., "Militant Life Insurance," 160
Kinney, E. D., Chicago, 323
Kirkpatrick, Wm. H., Suicide of, 194
Knickerbocker Investment Company, 15, 82, 96
Knights and Ladies of Honor, 177, 214
Knights of Honor to Increase Rates, 89
Knights of Pythias, 16, 235

L

LAFAYETTE Life Ins. Co., Lafayette, Ind., 254
Lafayette Mutual Insurance Company, 70
Lamar Mutual Life, Jackson, Miss., 310
Lapses, Death Losses and Membership in Assessment Societies, 24
Law Defense Company, Iowa, 285, 362
Lawson, Thos. W., 114, 332, 358, 365
Lawyers Title Guaranty Co., Newark, N. J., 157
Lawyers Title Ins. Co., Stamford, Conn., 53
Legion of Honor, Supreme Council, 177
Legislation (see each State).
Legislation Relating to Life Insurance, 267
Legislatice Blackmail, 207, 209, 242
Legislative Investigating Committee, Synopsis of Testimony, 145, 168, 186, 202, 216, 243, 255, 276, 297, 311 337, 352, 358, 366, 378
Legislative Investigation, Various Views, 59, 60, 79, 91 139, 151, 191, 207, 209, 224, 227, 247, 269, 291, 303

Legislatures, Sessions of, 166
Leigh & Co., L. B., 158
Letters of Amicus, 340
Liability Insurance—
  Department Blanks, N. Y., Mass. and Ill., 141
  Flat Rates on Contractors' Risks, 307
  Philadelphia, Competition, 130
Liability Conference, 167
  Rates in Chicago, 213
  Reserves, 29, 148, 307
  Tennessee Supreme Court Decision, 335
  Three-Year Contracts, 362
  Travelers Insurance Company Circular, 362
Leviness, Chas. T., Sr., 264
Liberty Life Insurance Co., New York, 270, 315
Liberal Life, Indiana, 254
Life Insurance—
  Agents and Companies, 228
  Agents' Commissions Paid to Employees, 344
  Business of, 117, 125, 133
  By States (see each State).
  Crisis in, 208
  Directors of Life Companies, 251
  Discussion, 247
  Employment of Relatives, 343
  Enterprise National Bank, Failure, 281
  Ethics, Jas. V. Barry, 162
  Examiner's View Point, Address, 160
  Examinations and Investigations, 81
  Executive Officers and Commissions, 331
  Hostile Legislation, 317
  In Foreign Countries, 357
  Investigations, 59, 191
  Investments, 152
  "It Helps You Along," and "What Holds You," 102
  Large Policies, 78
  Legislation, 267
  Limitation of Growth, 184
  Losses by Dishonest Employees, 268
  Massachusetts Department, 76
  Premium, 165
  Sensational Press, 242
  Stock Transactions, 156
  Subject for Stump Speeches, 281
  Tabulated Results, Ninety Companies, 134
  The Situation, 318
  Undiscriminating Criticism of, 282
  Volume in Force, 48
Life Insurance Association of New Jersey, 143
Life Insurance Association, Tyler, Tex., 337
Life Insurance Club, New York, 270
Life Insurance Company of Indiana, 31
Life Insurance Company of Virginia, 275, 294
Life Underwriters Ass'n, Birmingham, Ala., 124
Life Underwriters Association, Cincinnati, 56
Life Underwriters Association, Nebraska, 56
Life Underwriters Association of Montreal, 348
Life Underwriters Association, New York, 8, 270
Life Underwriters Association, North Carolina, 57
Life Underwriters Association of Syracuse, 363
Life Underwriters Association, Western Mass., 149
Lightning, Protection from, 186
"Limitation of Life Insurance Companies," David Parks Fackler, 184, 191, 195
Lincoln National Life, Ft. Wayne, 30, 113, 132, 143 158, 234
Linehan, John C., in Memoriam, 200
Lloyds and Inter-Insurance Associations Doing Business in New York, 303
Lloyds of London and American Risks, 292, 304
Lloyds' Statements as of September 30, 1905, 377
Log Book of a Motor Car, 123
London and Lancashire Fire, 372
London Life, Premium Rates, 248
Los Angeles, Conflagration Hazard at, 89
Lott, Edson S., Address, 33
Lumber Rates, Uniform, 333
Lunger, J. B., Address,, 183

M

MAJESTIC Life of Indianapolis, 275, 375
Management of Life Ins. Companies, 371
Manhattan Agency Security Co. of Phila., 251, 323
Manhattan Bond and Underwriting Company, 82
Manhattan Fire, New York, 10, 372
Manhattan Life, 18, 72, 230, 273
Manufacturers Alliance, Chicago, 275
Manufacturers Indemnity Association, 302
Manufacturers Mutual Fire, Indianapolis, 235
Marion Relief Fund Association, Indiana, 141
Marine and Inland Ins. in the United States, 184
Marine Companies Cancel Risks, 174
Marquette Mutual Life, Chicago, 143, 177
Marshall, Arthur G., 253, 318
Marshall Field & Co. and John R. Waters, 315
Maryland Casualty Company, 7, 29, 306, 378
Mason City Underwriters Co., Mason City, Ia., 132
Masonic Mutual Relief Ass'n, Washington, D. C., 323
Massachusetts Department, 76, 79, 111
Massachusetts Insurance Report, Life and Miscl., 50
Massachusetts, Legislation, 5
Massachusetts Mutual Accident Company, 335
Massachusetts Mutual Life, 37, 94
Massachusetts Police Ass'n Assessm't Ins. Fund, 250
Mechanics of Philadelphia, 309
Merchants and Laborers Fraternal Association, Independence, 323
Merchants and Bankers Fire, Redfield, S. D., 375
Merchants and Miners of Williamson, W. Va., 132, 178
Merchants and Planters Fire, Muskogee, I. T., 9, 132
Merchants Association of Marietta, Ohio, 57
Merchants Exchange Fire Insurance Company, 316
Merchants Fire, Bangor, Maine, 265
Merchants National Mutual Fire, Fargo, N. D., 31, 287, 364
Merchants State Mutual Fire, Fargo, N. D., 287, 364
Meridian Life and Trust, 38, 287
Metropolitan Fire, Chicago, 113, 243, 323
Metropolitan Life, 18, 272, 294, 322
Metropolitan Surety Company, 109, 196, 285, 302
Mexican Life Insurance Frauds, 339
Michigan Anti-Compact Law, 349
Michigan Department Liability Blank, 308
Michigan Life Underwriters Association, 296
Michigan Mutual Life, 73, 149
Middle States Miscellaneous Items, 8, 15, 30, 56, 72 83, 96, 112, 123, 131, 142, 143, 157, 177 196, 213, 234 253, 274, 295, 308, 322, 336, 349, 363, 375
Middlesex Banking Company, 265
Midland Mutual Life, Columbus, Ohio, 214, 363
"Militant Life Ins.," Address of D. P. Kingsley, 160
Millers and Manufacturers, Minneapolis, 38
Minnesota, Miscellaneous Insurance in, 43
Minnesota and N. D. Fire Underwriters, 57
Minnesota Association of Local Fire Agents, 73
Minnesota Bankers Association, 8
Minnesota Retail Implement Dealers Mutual Fire Association, 375
Minnesota Merchants Health Association, Mankato, Minn., 274
Miscellaneous Casualty Ins. by States (see each State).
Miscellaneous Casualty Ins. by States, Summary, 66
Miscellaneous (unclassified items), 10, 22, 38, 65, 78, 89 104, 117, 126, 135, 149, 167, 186, 225, 243, 265, 279, 302 315, 329, 341, 352, 365, 377
Mississippi, New Life Company in, 98
Missouri Fire Prevention Association, 323
Missouri Indemnity Company, St. Joseph, 123
Missouri State Ass'n of Local Fire Ins. Agents, 349
Missouri, "Vexatious Delay Law," 360
Modern Mutual Life, Hastings, Neb., 254
Modern Woodmen of America, 215
Monarch Life Assurance Company, Toronto, 89
"Money and Men," Rev. H. A. Stimson, 279
Moody's Manual of Railroad and Corporation Securities, 38
Mountain Mutual Fire of Denver, 214
Municipal Bonding Company, 123
Mutual Benefit Life Ass'n, Valdosta, Ga., 351
Mutual Benefit Life Insurance Company, 64, 117, 142 274
Mutual Life, New York, 1, 36, 224, 267, 279, 284, 301, 328 338, 340, 351, 357, 364; also Supplement, issues of November 30 and December 14, 372
Mutual Live Stock Ins. Co. of Ga., Athens, Ga., 362
Mutual Reserve Life, 74, 117, 329, 361
Mutual Reserve Live Stock, Waseca, Minn., 95
Mutual vs. Stock Life Insurance Companies, 6

N

NAPHTHA, Decision on Policy Clauses, 249
Nashville, Tenn., Better Protection, 28
Nashville Fire Ins. Rates, 119, 127, 137, 145, 178, 229 235, 275
National Agency Company, Chicago, 143
National Association of Life Underwriters, 34, 127, 144 148, 159, 178, 288
National Association of Local Fire Insurance Agents, 35, 78, 103, 112, 144, 230, 265, 340
National Brewers Fire Ins. Company, Chicago, 287
National Casualty, Detroit, Mich., 95
National Convention of Insurance Commissioners, 63 167, 180, 198, 201, 341
National Croation Society of the United States, 113
National of Allegheny, 275
National Fire, Little Rock, 73
National Fraternal Congress, 377
National Life and Accident, Nashville, 335
National Life, U. S. A., Annual Dividend Policy, 31 56, 83, 158, 336
National Lumber Ins. Co., Buffalo, N. Y., 265, 336
National Lumbermens Association, 129
National Masonic Accident Ass'n, Des Moines, 176
National Mutual Benefit Association, Sherman, 265
National Mutual Fire, Omaha, 336, 375
National Life of Vermont, 65, 73
National Order of Foresters, Rockland, Ill., 132
National Protective Life Association, Springfield, 214
National Surety Company, 71
National Union, Increased Rates, 83
Nebraska Lumbermans Mutual, Lincoln, Neb., 337
"Nepotism" Charged Against Life Ins. Cos., 348
Net Premiums and Values on the Om Tables, 197, 263
Newark Fire Insurance Exchange, 119
New Brunswick, N. J., Rates, 28
New England Bureau of United Inspection, 320
New England Ins. Exchange, 122, 211, 250, 270, 346
New England Miscellaneous Items, 8, 30, 73, 83, 96, 112, 214, 274, 295, 349
New England Mutual Life, 65
New England Womens Life Underwriters Ass'n, 73
New Hampshire Ass'n of Local Fire Agents, 83
New Hampshire Fire Insurance Company, 83, 96
New Jersey Casualty and Relief Ass'n, Newark, 95
New York Board of Fire Underwriters, 109, 193, 269 281, 304, 319
New York, Brooklyn and Staten Island, Water Supply, 273
New York Casualty Company, 123
New York City Surveys, 4, 12, 26, 49, 69, 81, 93, 108, 121 128, 140, 153, 174, 192, 210, 229, 249, 269, 292, 304, 319 332, 345, 359, 371
New York City Fire Premiums, 115
New York City, Population of, 286
New York Dept., Collections from Companies, 369
New York, "Fake" Fire Ins. Concerns, 227
New York Fire Insurance Exchange, 270, 292
New York Legislature, 48
New York Life Insurance Company, 1, 19, 21, 116, 138 165, 171, 185, 209, 214, 242, 250, 265, 270, 284, 293, 301 315, 341, 344, 357, 364; also Supplement, issue of December 14
New York Life and Trust Company, 333
New York Lloyds and Inter-Ins. Associations, 303
New York State Association of Supervising and Adjusting Agents, 30
New York State Ass'n of Fire Underwriters, 30
New Zealand Report, 126
Niagara Fire, H. F. G. Wey Resigns from, 372
North American Accident, 63, 123
North American Annuity Co., Norfolk, Va., 296, 310
North American Investment Co., St. Louis, 10, 126, 279
North American Life, 65, 309
North American Life Insurance Co., Minneapolis, 143
North American Mutual, 70, 124
North Carolina Fire, High Point, N. C., 351
North Carolina Fire Underwriters Association, 275
North Dakota, Miscellaneous Insurance in, 43
North Star Benefit Association, 73
Northwestern Fidelity and Burglary Insurance Company, Minneapolis, 72
Northwestern Mutual Life Ins. Co., 8, 65, 143, 315
Northwestern National Life, 104, 123, 124, 132, 136, 177 214, 287, 323

O

OBITUARY—
Atkinson, Edward, 349
  Barker, Jas. M., 214
  Blackmore, Geo. F., 333
  Bonsall, Col. Wm. H., 104
  Chandler, Geo. B., 8
  Cheney, William Haight, 349
  Clark, Edward B., 125
  Dewey, Chas., 133
  Gibb, John, 121
  Goodrich, Jas. J., 122
  Haley, Felix E., 123
  Hayes, Clarence H., 5
  McClure, Jas. L., 235
  Merrill, Willard, 89
  Nichols, John A., 372
  Palamo, J. Adrian, 365
  Pierce, James F., 12
  Thorburn, Jas., 65
  Wheelock, William A., 12
  Wolfe, Dr. S. B., 360
Oakland, Cal., Investigation, 302
Ocean Accident and Guar. Corp., 109, 176, 284
Odd Fellows Mutual Life Ins. Society, Phila., 83
Ohio Life Policyholders Ass'n, on Federal Supervision, 264
Ohio Matters, 232, 334, 347, 347, 361, 373
Ohio State Life, Columbus, Ohio, 336
Ohio Surety Measure Known as Craft's Bill, 213
Oklahoma, Miscellaneous Insurance in, 43
Old Town Fire, Baltimore, 125
Omaha Commercial Club, 254
Ontario Accident Insurance Company, Toronto, 243
Order and Knights of the Red Cross, 309
Order of Foresters, Supreme Court, 89
Oregon Life Ins. Co., Portland, Ore., 177, 286, 311
Organizing and Financing Co., Raleigh, N. C., 310

P

PACIFIC COAST Items, 236, 255, 271, 321
Pacific Coast Casualty Company, 141
Pacific Coast Underwriters, 236
Pacific Mutual Life, 124, 167, 234, 255
Panama Canal Bonds, 273
Parsons, Samuel G., 230
Pattison, John M., Governor-Elect of Ohio, 295
Pennsylvania Casualty Company, 175, 307
Pennsylvania Endowment Bond Company, 251
Pennsylvania Guaranty Company, Pittsburg, 323
Pennsylvania Mutual Fire Company, 239
Penn Mutual Life Agency Association, 8, 64
Pennsylvania State Ass'n of Local Fire Agents, 8
Pennsylvania Surety Company, Harrisburg, Pa., 362
Peoples Fire Ins. Corp'n, Norfolk, Va., 197, 255
Peoples Fraternal Reserve Life, 16
Peoples Life and Accident Insurance Company, Louisville, Ky., 57, 113, 351
Peoples Mutual Life Ins. Association and League, Syracuse, N. Y., 243
Peoples Surety, Brooklyn, 273
Philadelphia Association of Life Underwriters, 30
Philadelphia Casualty Company, 123, 176, 362
Philadelphia Fire Insurance Company, 110
Philadelphia Fire Insurance Fund, 155
Philadelphia Fire Underwriters Association, 6, 122, 130 175, 193, 293, 347
Philadelphia High-Pressure System, 334
Philadelphia Mutual Life, Phila., 213, 231, 251, 334
Philadelphia Premiums, 112
Philadelphia Suburban Underwriters Association, 28
Philadelphia Surveys, 6, 28, 50, 70, 110, 122, 129, 155, 175 193, 211, 231, 250, 271, 293, 305, 321, 334, 346, 361, 373
Philadelphia Theaters and Halls, 155
Phœnix Fire, Norwalk, Conn., 243
Phœnix Mutual Life, 97, 112, 286, 289
Phœnix National Fire, 177
Phœnix Preferred Accident Ins. Co., Detroit, 375
Phœnix Town Mutual Fire, St. Louis, Mo., 241
Physicians Defense Co., Fort Wayne, Ind., 95, 212
Physicians Defense, Goldstein Case, 335
Pierce, Harold, 329, 343
Pioneer Home Ins. Ass'n, Seattle, Wash., 255
Pioneer Life Association, 8
Pittsburg Sick and Accident Ass'n, Pittsburg, 335
Plate Glass Losses, 252

Plate Glass Underwriters Association, 362
Plumbing and Water Leakage Insurance, 306
Policyholders and Bank Depositors, 357
Policyholders Protective Society of Ga., 363
Poor's Manual of the Railroads of the U. S., 316
Port Huron Life Underwriters Association, 97
Portraits—
  Alexander, H. G. B., issue of October 19
  Allen, Francis B., issue October 19
  Board of Casualty and Surety Underwriters, Officers and Executive Committee, issue Oct. 19
  Faxon, Walter C., issue October 19
  Ising, Oscar, issue October 19
  Leviness, Chas. T., Sr., 264
  Moore, Wm. F., issue October 19
  Peabody, Chas. A., Supplement to The Spectator, December 15, 1905
  Seward, Geo. F., issue October 19
  Smith, William Bro, issue October 19
  Stone, John T., issue October 19
  Tupper, Wilbur S., issue September 14
  Tuttle, Robert R., issue August 17
  Woods, Wm. T., issue October 19
Potomac Fire, Washington, 157
Practical Lessons in Acturial Science, 104, 116
Preferred Accident Association, 29
Preferred Accident Insurance Company, 123, 301
Preferred Mutual Fire, 73
President Roosevelt Offers Assistance, 315
President's Message, 340
Principles and Practice of Life Insurance, 236
Professional Injunctioneer, The, 201
Profits of Fire Underwriting Underestimated, 291
Provident Life and Trust, 6, 293, 347, 373
Provident Relief Association, Dist. of Columbia, 254
Provident Savings Life, 37, 265
Prudential Fire, Tazewell, Va., 16
Prudential Ins. Co. of Am., 36, 196, 233, 272, 294, 322
Prussian Life, 286

Q

QUEEN City Fire, 84, 295
Queen City Life, Cincinnati, 132
Queen Fire, New York, 295

R

RAILROAD Accidents, 71, 116
Railway Mutual Indemnity Co., Phila., 213, 231, 306
Rainy Weather Insurance, 307
Real Estate Owners Underwriters Association, 10, 69 108, 140, 249, 273
Real Estate Trust and Ins. Co., Norfolk, Va., 178
Realm Assurance Ass'n, Ltd., London, 108, 242
Reamer, Frank T., 122
Relative Coinsurance Rates, 301
Reliable Life Insurance Company, 286
Reliance Life Insurance Company, 308
Republic Fire Ins. Co., Norfolk, Va., 144, 239
Republic Mutual Fire, Johnstown, Pa., 239, 240, 265
Reserve Loan Life, 132, 143
"Rest for the Weary," 365
Retail Furniture Dealers Association, 128
Rhode Island Premiums, 126
Rockaway, Paid Fire Department, 121
Royal Arcanum, 6, 9, 10, 13, 51, 65, 94, 126, 133, 175, 186 211, 225, 230, 234, 324
Royal Highlanders, 124
Royal Institute of British Architects, 186
Royal Life Insurance Co., Dist. of Columbia, 254
Royal of Liverpool, Business in Arkansas, 295
Royal Reserve Safety Society, Cedar Rapids, Ia., 375
Royal Society of Good Fellows, 22, 293, 346
Russia in War Time, 63
Russian Insurance Companies, 270
Ryan, Thos. F., on National Supervision, 136

S

SAFETY Mutual Fire, 253
San Francisco's Conflagration Hazard, 255
School of Finance for Y. M. C. A., 5
Scruggs & Smith, Dallas, 77, 178
Seaboard Fire, Norfolk, Va., 16, 144, 255
Seaboard Fire and Marine, Galveston, Tex., 135
Security Fire, Baltimore, 89
Security Life and Annuity Co., Phila., 194, 234, 264, 336
Security Mutual Life, New York, 56, 234
Security Trust and Life Insurance Co., 6, 65, 131
Seigel Company, Henry, 5
Select Knights, Buffalo, 112, 131
Semi-Annual Statements, Casualty, 176
Semi-Annual Statements, Fire, 137, 149, 166
Semi-Annual Statements, Life, 185
Sensational Press and Life Insurance, 242
Sherrick, David E., 158, 275, 362
Society of Applied Christianity, 16
Sons and Daughters of Justice, 38
South Carolina—
  Life Insurance in, 40
  Miscellaneous Insurance in, 44
South Carolina Ass'n of Local Fire Agents, 16
Southeastern Life Insurance Company, Spartansburg, S. C., 215, 235
South-Eastern Tariff Association, 144, 171, 296, 351
Southern Fire, New Orleans, 350
South Georgia Farmers Fire, Thomasville, Ga., 287
Southern Fire, Little Rock, Ark., 144, 197, 323
Southern Life and Casualty Insurance Company, Paducah, Ky., 98, 123
Southern Life Ins. Co., Fayetteville, N. C., 144, 177
Southern Life Ins. Co. of Georgetown, S. C., 29, 74
Southern Life Insurance Co., Dawson, Ga., 351
Southern Live Stock Ins. Co., Valdosta, Ga., 141
Southern Mutual Investment Co., Lexington, 126
Southern Mutual Life Association, Atlanta, Ga., 351
Southern Mutual Life, Little Rock, Ark., 310
Southern National Fire, Austin, Tex., 57, 197
Southern Real Estate, Loan and Trust Company, Charlotte, N. C., 315
Southern Salvage Company, Memphis, Tenn., 363
Southern Surveys, 9, 16, 28, 31, 51, 74, 84, 98, 113, 124 132, 144, 158, 177, 197, 215, 235, 254, 275, 296, 310, 324 337, 351, 363, 376
Southern Underwriters, 31
Southwest Mutual Life and Indemnity Co., 177
Southwest Virginia Life Underwriters Association, Roanoke, Va., 337
Southwestern Life Insurance Co., 16, 57, 158
Southwestern Lumber Manufacturers Association, Seattle, Wash., 302
Southwestern Merchants Interinsurance Association, Little Rock, 124
Sovereign Fire Assurance Co., Toronto, 225
Special Agents and Adjusters Companion, 104
Special Agents Association of the Pacific Northwest, Portland, 89
Special Agents' Requirements, 365
"Speculation in Mortality," 377
Springfield Fire and Marine, 124
Spring Garden, Philadelphia, 126
Sprinkler—
  Competition and South-Eastern Tariff Ass'n, 296
  Mutual Competition, 351
  New Rates, 128
  Sprinkler Leakage Suit, 7
  Sprinkler Warrantee, Amendment, 174
St. Louis, Association of Life Underwriters, 113
St. Louis Fire, St. Louis, Mo., 215, 310
St. Paul Board of Underwriters, 113
Standard Fire, Fordyce, Ark., 296
Standard Fire Insurance Co., Hartford, Conn., 53
Standard Fire Policy, by G. A. Deitch, 321
"Standard Fire Policy," by Henry Darrach, 286
Standard Policy and Representative Government, 340
Standard Steel Company, Pittsburg, 81
Standard Thread for Hose Couplings, 106
State Mutual Life, Massachusetts, 214
State Millers Mutual Fire, Marion, Ohio, 336
State Mutual Life, Rome, Ga., 183, 197, 275, 363
State Life Insurance Company, 158
Statements of British Fire Insurance Companies, 263
State Supervision, 208, 369, 370
Statistics, Valuable Insurance, 242
Stock vs. Mutual Companies, 6
Stock Transactions, Life Insurance, 156
Stocks and Bonds of Fire Insurance Companies, 119
Stockton, Cal., Conflagration Hazard, 89
Stone, Mathews & Co., Philadelphia, 305, 334
Streeter & Hollis, 295
Suburban Fire Underwriters Association, Boston, 250
Suicide Record of 1904, 52
Sun Accident Ins. Co., Oklahoma City, O. T., 274
"Supervision of Life Insurance," S. H. Wolfe, 27
Surety and Fidelity—
  "Assets of Surety Companies," S. B. Shelby, 182
  Building and Railroad Construction, 234
  Craft's Bill, Ohio, 213
  Enterprise National Bank, Allegheny, Pa., 252, 267 273, 281, 294
  Liquor Dealers' Bonds, 348
  Massachusetts Department, 111
  Post-office Clerks' Bonds, 234
  Surety Fund Life, Minneapolis, 97
  Surety Notes, 8, 15, 29, 54, 72, 111, 123, 131, 141, 157 176, 196, 213, 234, 252, 273, 294, 308, 335, 348, 362 374
Surplus Line Companies, Foreign, 303

T

TABULATED Results of Ninety American Life Companies, 134
Taxes of Fire and Marine Companies, 12
Taxation Charges in N. Y. City, 229
Ten Years Growth and Waste
Ten Years of Fire and Marine Insurance, 172
Tennessee, Anti-Compact Law, 79
Tennessee Fire Insurance Rates, 151
Tennessee Investigation of Fire, 248
Tennessee, Miscellaneous Insurance in, 44
Tennessee State Bar Association Meeting, 29
Testimony, Yellow Journal Distortion of, 148
Texas Companies, 253
Texas Departments Demands, 324
Texas Fraternal Beneficiary Associations 84
Texas, Gain and Loss Exhibit, 275
Texas, Life Insurance in, 40
  Miscellaneous Insurance in, 45
Texas Life Insurance Company, Waco, 310
Texas National Life, Fort Worth, Texas, 132, 177
Texas Policy-Holders Union, 275
Teutona Fire of Allegheny, 112
"The Other Side that Has Not Been Told," by Chas. J. Smith, 289
Thermostat Systems, 230
Tippecanoe Securities Company, 254
Title Guaranty and Trust, Scranton, 323
Trades Dangerous to Health, by G. E. McNeill, 62
Traders Mutual Fire Insurance Co., Philadelphia, 241
Trans-Atlantic Fire, Hamburg, 112
Travelers Insurance Company, 37, 112, 141, 167, 274, 285, 289, 306, 362
Twenty Years of F. and M. Ins. by States, 376

U

UNDERWRITERS ASSOCIATION OF THE Middle Department, 305
Underwriters Bureau of New England, 305
Underwriting and Investment Profits and Losses, Casualty and Miscellaneous Companies, 91
Underwriters National Elective Association Convention, 346
Union Central Life, 63, 254, 305
Union Companies of the West, 171
Union Fire of Philadelphia, 38, 193, 231, 284
Union Health and Accident Company, 284, 293
Union Insurance Company, Philadelphia, 284
Union Insurance Company of Canton, Ltd., 167
Union Insurance Company, D. C., 254
Union Mutual Life, 63, 214, 339
Union Surety Company, 110
United American Fire, Milwaukee, Wis., 132
United Auditing and Adjusting Association, 112
United Bureau of New England, and New England Bureau of United Inspection, 346
United Sages, St. Louis, Mo., 274
United States Annuity and Life Insurance Co., 286
United States Casualty Company, 176, 252, 309
United States Guarantee Annuity Company, Spartanburg, S. C., 84
United States Life, 64, 293, 363
United States Lloyds, 230
United States, Marine and Inland Insurance in, 184
United States Steel Corporation, Fire Losses, 345
United States, Valuation of Railway Property, 105
United Surety Co., Baltimore, 8, 123, 135, 141, 333, 374
University of Pennsylvania, 194
"Unwieldiness of Bigness," 173
Use and Occupancy Policies, 319
Utah—
  Life Insurance in, 40
  Miscellaneous Insurance in, 45

V

VACANCY and Non-Occupancy Rule, 333
"Value of Correspondence Lessons in Insurance Material," 163
Value of Organized Co-operation, 183
Vermont Association of Life Underwriters, 149
Virginia, Miscellaneous Insurance in, 45
Virginia Field Club, 178
Virginia Life and Accident Insurance Company, Clifford Forge, Va., 123
Virginia State Fire and Firemens of Baltimore, 235

W

WABASH Fire, Hammond, Ind., 97
Wabash Mutual Benevolent Association, 7
Washington, Miscellaneous Insurance in, 46
Washington Life Insurance Co., 18, 50, 64, 109, 142, 250
Watch Clocks, 154
Water Curtain, Abraham & Straus, Brooklyn, 292
Water Curtain, Manhattan Life Building, 273
Water Supply for New York, Brooklyn and Staten Island, 273
Waters, John R., 315
West Virginia Casualty Co., Clarksburg, W. Va., 72
West Virginia, Miscellaneous Insurance in, 66
West Virginia Companies' Charters Annulled, 296, 324
West Virginia Underwriters Agency, Clarksburg, 324
Western Factory Ins. Association, 373
Western Fire, Seattle, Wash., 225
Western Fire, Toronto, 320
Western Inter-Insurance Associations, 174
Western Life and Accident Co., Denver, Colo., 176
Western Life Indemnity Company, 132, 167, 196, 253 286, 309, 336
Western Life Companies' Meeting, 350
Western Mutual Life, Aberdeen, S. D., 254
Western Reserve, Cleveland, 323
Western Securities Company, 241
Western States Miscellaneous Items, 8, 16, 30, 56, 73 83, 97, 112, 113, 123, 132, 143, 158, 177, 197, 214, 234 254, 274, 296, 309, 323, 336, 350, 363, 375
Western Union, 183, 193
Whiskey, Rates in Kentucky, 193
Wild-Cat Companies and Agents, 105
Wisconsin Life, 274
Wise, Charles L., License, 12, 154
Wolfe, S. H., 27, 160
Woodcock & Co., Daniel, 284, 292, 333
Woodmen Mutual Casualty Co., Minneapolis, 29, 95
Woodmen of the World, 29
Woods, Edward A., Pittsburg, 286, 295
Workmen's Compensation Act for D. of C., 285
Worlds Fire Ins. Co., Springfield, Ill., 375